

ABSTRACT

CONDUCTING TRANSACTIONS

5 A two-part payment token is used during a transaction whereby a buyer obtains
goods/services from a seller. The token, which does not identify the buyer, is given to a
trusted third party (TTP) by the buyer. The TTP releases a first part of the token to the
seller who then releases the goods/services to the buyer. Upon confirming receipt of the
goods/services by the buyer, the TTP releases the second part of the payment token to the
10 seller, who may then present both parts of the token to the buyer's bank to obtain payment.

(FIGURE 1)

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